

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

What is this type of Insurance?

This cover will pay vehicle hire costs in the events listed below under "What is insured" provided a claim is in-keeping with the product provisions.



What is insured?

We will arrange and pay for a hire vehicle if your vehicle is:

- ✓ Stolen
- ✓ Made undriveable or is a total loss following:
 - ✓ theft
 - ✓ attempted theft
 - ✓ arson
 - ✓ criminal damage
 - ✓ vehicle interference
 - ✓ or a road traffic accident with another vehicle

that leaves your vehicle damaged and is deemed repairable, provided your vehicle is insured on a comprehensive basis.



What is not insured?

- ✗ Motorcycles and vehicles registered for Private Hire or as a Hackney Carriage are excluded. (Definitions, Your vehicle)
- ✗ Any vehicle hire costs incurred before we have accepted your claim.
- ✗ Any claim which does not result in an accepted and paid claim for the event by your motor insurer
- ✗ Any claim resulting from theft or vandalism which has not been reported to the Police
- ✗ Any claim relating to theft from your vehicle;
- ✗ Any claim where your vehicle suffers a mechanical or electrical breakdown;
- ✗ Any claim where your vehicle was being used as an emergency vehicle, or in a race, competition, rally or trial at the time of the insured incident;
- ✗ Any claim where you are disqualified from driving;



Are there any restrictions on cover?

- ! You are covered for a maximum of 2 claims during the period of cover (The Cover).
- ! We will only pay the cost of hiring a vehicle for a single period up to the number of days as specified on your Certificate of Insurance or until your vehicle can be driven again if this is sooner. (Definitions, Vehicle hire costs)
- ! Your vehicle must be undriveable.



Where am I covered?

- ✓ Cover is offered for The United Kingdom of Great Britain and Northern Ireland



What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.



When and how do I pay?

Your broker will discuss the premium payment method with you.



When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents.



How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please return it within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14-day cooling off period, please contact the organisation from whom you bought your policy.

Your Insurer

This insurance is arranged by Nice 1 Limited & underwritten by Acasta European Insurance Company Limited, 5/5 Crutchett's Ramp, Gibraltar, GX11 1AA (registered no. 96218), which is authorised and regulated by the Gibraltar F Financial Services Commission and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority for the conduct of UK business. Details about the extent of our regulation by the Financial Conduct Authority and Prudential Regulation Authority are available from Acasta European Insurance Company Limited on request.

Making a claim

If you need to make a claim, please obtain a claim form no later than 31 days after the event by contacting us in one of the following ways;

- Calling us on 0114 321 9877
- Emailing us at claims@spectrum.co.uk
- The Claims Administrator: Spectrum Insurance Services, Westthorpe Business Innovation Centre (or BIC), Westthorpe Business Park, Killamarsh, S21 1TZ

On all correspondence please tell us you are insured by Nice 1 Limited and provide the reference number shown in the policy wording along with the unique policy number from your policy schedule. This will help us to validate your policy details and deal with your claim as quickly as possible.

Complaints

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the complaints procedure below:

Complaints regarding the SALE OF THE POLICY

Should be made to the Insurance Broker that sold you the policy.

Complaints regarding CLAIMS

Spectrum Insurance Services, Westthorpe Business Innovation Centre (or BIC), Westthorne Business Park, Killamarsh, S21 1TZ

Alternatively, You can contact them by email at customerservices@spectrumcover.co.uk

On all correspondence please tell us you are insured by Nice 1 Limited and provide the reference number shown in the policy wording along with the unique policy number from your policy schedule. This will help us to validate your policy details and deal with your query as quickly as possible.

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of up to €2million and fewer than ten employees. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service
Exchange Tower, London E14 9SR
Tel: 0800 023 4 567 or 0300 123 9 123
Email: complaint.info@financial-ombudsman.org.uk

The above complaints procedure is in addition to your statutory rights as a consumer.

What happens if we can't meet our liabilities?

Acasta European Insurance Company Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if it cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.